

WHAT IS CLAIMED IS:

1. A method of invitation to alteration of a contract of cash loan for consumption for inviting a debtor to alteration of contract contents concerning payment terms,

the method comprising the steps of:

extracting invitation target customers each satisfying predetermined conditions from debtors;

10 notifying each of the extracted debtors of an invitation to alteration of present contract contents to other contract contents which allow relaxation of payment terms, and information concerning reception of an application for the alteration of the present contract contents;

15 simulating a payment plan which is to be followed after the alteration to the other contract contents, based on an access from the debtor; and

20 taking a procedure for altering the present contract contents when the debtor consents to the alteration to the new contract contents based on a result of the simulation.

2. A method of invitation to alteration of a contract of cash loan for consumption for inviting a debtor to alteration of contract contents concerning payment terms,

the method comprising the steps of:

extracting invitation target customers each satisfying conditions for being a defaulting debtor or a candidate defaulting debtor from all debtors;

5 notifying each of the extracted debtors, by postal mail or E-mail, of an invitation to alteration of present contract contents to other contract contents which allow relaxation of payment terms, and an address of a Web site at which an application for the alteration of the present
10 contract contents is received;

simulating a payment plan which is to be followed after the alteration to the other contract contents, based on an access from the debtor; and

taking a procedure for altering the present
15 contract contents when the debtor consents to the alteration to the new contract contents based on a result of the simulation.

3. A method of invitation to alteration of a
20 contract of cash loan for consumption, according to claim 2, wherein the step of extracting the invitation target customers includes inspection for determining whether or not it is possible to make a contract with each of the debtors under the relaxed payment terms.

25

4. A method of invitation to alteration of a contract of cash loan for consumption, according to claim

2, wherein the step of extracting the invitation target customers is executed during generation of billing data for issuing bills or during generation of reminder data.

5 5. A method of invitation to alteration of a contract of cash loan for consumption, according to claim 4, wherein conditions for extracting each of the invitation target customers are satisfied when at least an amount billed is equal to or larger than a predetermined
10 amount, the debtor has lived at an identical address for a predetermined number of years or longer, the debtor has a job, and the debtor is of a predetermined age or older.

15 6. A method of invitation to alteration of a contract of cash loan for consumption, according to claim 4, wherein conditions for extracting each of the invitation target customers during the generation of the reminder data are satisfied when default events by the debtor have occurred a predetermined number of consecutive
20 times or smaller consecutive times, the debtor has lived at an identical address for a predetermined number of years or longer, the debtor has a job, and the debtor is of a predetermined age or older.

25 7. A method of invitation to alteration of a contract of cash loan for consumption, according to claim 1, wherein in the simulation of the payment plan, a

remaining debt curve chart representative of changes in an outstanding loan balance with respect to monthly payment under altered payment terms is also displayed.

5 8. A method of invitation to alteration of a contract of cash loan for consumption, according to claim 2, wherein in the procedure for altering the present contract contents, information required for the procedure is extracted from information registered in association
10 with the present contract, and displayed.

 9. A method of invitation to alteration of a contract of cash loan for consumption, according to claim 8, including receiving alteration of the information
15 required for the procedure.

 10. A program for causing a computer to extract extracting invitation target customers each satisfying predetermined conditions from debtors, notify each of the
20 extracted debtors of an invitation to alteration of present contract contents to other contract contents which allow relaxation of payment terms, and information concerning reception of an application for the alteration
25 of the present contract contents, simulate a payment plan which is to be followed after the alteration to the other contract contents, based on an access from the debtor, and take a procedure for altering the present contract

contents when the debtor consents to the alteration to the new contract contents based on a result of the simulation.

5 11. A computer-readable recording medium storing
a program for causing a computer to extract extracting
invitation target customers each satisfying predetermined
conditions from debtors, notify each of the extracted
debtors of an invitation to alteration of present contract
10 contents to other contract contents which allow relaxation
of payment terms, and information concerning reception of
an application for the alteration of the present contract
contents, simulate a payment plan which is to be followed
after the alteration to the other contract contents, based
15 on an access from the debtor, and take a procedure for
altering the present contract contents when the debtor
consents to the alteration to the new contract contents
based on a result of the simulation.

20 12. An invitation apparatus for alteration of a
contract of cash loan for consumption, the invitation
apparatus inviting a debtor to alteration of contract
contents concerning payment terms,

the invitation apparatus comprising:

25 invitation target customer-extracting means for
extracting invitation target customers each satisfying
predetermined conditions from debtors;

notification means for notifying each of the
extracted debtors of an invitation to alteration of
present contract contents to other contract contents which
allow relaxation of payment terms, and information
5 concerning reception of an application for the alteration
of the present contract contents;

payment simulation means for simulating a payment
plan which is to be followed after the alteration to the
other contract contents, based on an access from the
10 debtor; and

procedure-taking means for taking a procedure for
altering the present contract contents when the debtor
consents to the alteration to the new contract contents
based on a result of the simulation,.
15